



# **GOLDTrak What's New**

## **User's Guide**

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## Archived - Changes Previous to Version 7.1

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## Credit Reporting Changes

The following enhancements and changes involve Credit Reporting in GOLDTrak PC:

[Enhancements Made to Credit Report Dialog](#)

[New Equifax Connection Options](#)

[TransUnion TUNA Support Added](#)



## Enhancements Made to Credit Report Dialog

The following improvements have been made to the Credit Report dialog. (This is the dialog that appears if you have the <Credit Report> button on select screens.)

- Added the Report Date column to the Existing Reports list control.
- The Existing Reports list control is now automatically sorted by date in descending order.
- All list controls on the dialog are now user-sortable.
- The Credit Scores list control now resizes to fit the screen.

Application 1

**New Report**

Bureau:  Equifax  Trans Union  Experian

Borrower:  CINDY CHRISTY  [No Co-Borrower]  Joint Report

SSN: 555-12-3344

Access PIN:

**Request**

**Existing Reports**

Show:  HTML Reports  Text Reports  All Reports

Bureau	Borrower Name	Report Date	Joint	Format	SSN	Error	Frozen	Joint Name	Joint SSN	File Path

\*From Loan Request

**View**

**Credit Scores**

CINDY CHRISTY

Score Date	Bur	Score	Model	Joint	I-1s	I-2s	I-3s	I-4s	Prev I-2s	Prev I-3s	Prev I-4s	I-9s w/Zero Bal

**Close**



## New Equifax Connection Options

CMF# 7391

The process we used to transfer data to Equifax has changed. This information was previously hard-coded for each institution. Now we can set up the data to according to each branch or office, and each branch or office can have its own customer code, site ID, password, and URL address to Equifax.

In order to do this, we added three fields to the Equifax tab on the Credit Report Setup tab of the Institution/Office Setup screen in GOLDTrak PC. You may need assistance from your GOLDPoint System account manager.

See the following example of these new fields:

Institution/Office	Personnel Information	HMDA/CRA Configur
Fannie Mae/Microbilt Setup	Credit Report Setup	Attorneys Office
Set Bureau Report Options <input type="radio"/> at Institution Level <input checked="" type="radio"/> at Office Level  Default Bureau <Set at Institution Level>	Default Display Format <input checked="" type="radio"/> HTML <input type="radio"/> Plain Text  Existing Reports List <input checked="" type="checkbox"/> Show HTML <input type="checkbox"/> Show Plain Text	Credit Report Processing Options <input checked="" type="checkbox"/> Don't add 0 Bal Liabilities <input checked="" type="checkbox"/> Don't add Employers <input type="checkbox"/> Lock Liabilities <input checked="" type="checkbox"/> Match up Liabilities <input type="checkbox"/> Sort Trades by Reported  Calculate missing rev monthly payment as percent of balance: 0.00000 Minimum calculated monthly payment: 0.00
<b>Equifax</b> Equifax Contact Information <input checked="" type="checkbox"/> Direct Access Subscriber #: 123444556 Security Code: 213	<b>TransUnion</b> Connection Info Customer Code: 1010    Site ID: 11010    Password: Sdfghjklmno  Host Server: transport.ec.equifax.com	<b>Experian</b>
Equifax Report Options		



## TransUnion TUNA Support Added

CMF# 6707

We have added support for the new TransUnion Net Access system, commonly referred to as TUNA 2. New system IDs, passwords, and URLs are required for this support. Consequently, we have added new fields to GOLDTrak PC Setup in order for these credit reporting transmissions to work correctly. Additionally we updated the URL address used to communicate with Trans Union.

In GOLDTrak PC Setup, on the Institution/Office Setup screen, Credit Report Setup tab, then Trans Union tab, two new fields have been added: **TUNA 2 System ID** and **TUNA 2 Password**. For setup purposes, these field names are known as TU\_TUNA2\_SYS\_ID\_IO and TU\_TUNA2\_SYS\_PWD\_IO. See the following example of these fields on the Credit Report Setup tab.

Institution/Office	Personnel Information	HMDA/CRA Configuration	
Fannie Mae/Microbilt Setup	Credit Report Setup	Attorneys	Options   Options 2
Set Bureau Report Options <input checked="" type="radio"/> at Institution Level <input type="radio"/> at Office Level  Default Bureau Equifax	Default Display Format <input checked="" type="radio"/> HTML <input type="radio"/> Plain Text  Existing Reports List <input checked="" type="checkbox"/> Show HTML <input checked="" type="checkbox"/> Show Plain Text	Credit Report Processing Options <input checked="" type="checkbox"/> Don't add 0 Bal Liabilities <input checked="" type="checkbox"/> Don't add Employers <input type="checkbox"/> Lock Liabilities <input checked="" type="checkbox"/> Match up Liabilities <input type="checkbox"/> Sort Trades by Reported Calculate missing rev monthly payment as percent of balance: 0.00000 Minimum calculated monthly payment: 0.00	
<b>Equifax</b>		<b>TransUnion</b>	
TransUnion Contact Information <input checked="" type="checkbox"/> Direct Access Market Code: <input type="text"/> Member Code: <input type="text"/> Password: <input type="text"/> SubMarket Code: <input type="text"/> Host Server URL: <input type="text"/> Port: <input type="text"/> Industry Code: <input type="text"/> Web Service URL: http://172.27.27.12/tuclient/GetTUCreditReport.aspx Use Web Service: <input checked="" type="checkbox"/>			
TUNA 2 System ID: <input type="text"/>		TUNA 2 Password: <input type="text"/>	
TransUnion Report Options ----- Scoring Model Options ----- <input type="checkbox"/> DELPHI (redeveloped 1997) (00501) <input type="checkbox"/> New DELPHI (00032) <input type="checkbox"/> TransUnion Auto (00701) <input type="checkbox"/> Bankruptcy 1.0 (00896) <input type="checkbox"/> FICO Risk Score, Classic 98 (00950) <input type="checkbox"/> FICO Bankruptcy Risk Score 98 (00601) <input type="checkbox"/> FICO Risk Score, Classic 2004 (00P02) <input type="checkbox"/> FICO Risk Score, Classic Bankcard 2004 (00P11) <input type="checkbox"/> FICO Risk Score, Classic Auto 2004 (00P12) <input type="checkbox"/> FICO Risk Score, Classic Installment 2004 (00P13) <input type="checkbox"/> FICO Risk Score, Classic Personal Finance 2004 (00P14) <input type="checkbox"/> FICO Risk Score, Classic 08 (00Q88) <input checked="" type="checkbox"/> VantageScore (00P94)			
----- Add-Ons ----- <input type="checkbox"/> High Risk Fraud Alert (was HAWK) (06500) <input type="checkbox"/> Geo Code (07011) <input type="checkbox"/> Auto Summary (07070)			



GOLDTrak PC Setup > Institution Setup > Institution/Office Setup Screen, Credit Report Setup Tab, Trans Union Tab



## Error Corrections

The following errors have been corrected in GOLDTrak PC:

[Auto Formulas Option Corrected](#)

[Check Detail Dialog Corrected](#)

[Keystrokes for SSN/EIN Corrected](#)

[Previous Addresses Retained](#)

[Printing Error from NADA or KBB Document Corrected](#)

[Rounding of Prepaid Fee](#)

[Sales Calculations Now Match in GOLDTrak and eGOLDTrak](#)

[Security Button Now Hidden in Toolbar](#)

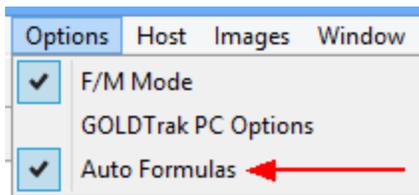


## Auto Formulas Option Corrected

CMF# 6410

A correction has been made to the Options > Auto Formulas menu item in GOLDTrak PC. Previously, if a loan request had been opened when the Auto Formulas option was turned off, the only formulas that would run were those flagged as ALWAYS\_OK\_TO\_RUN.

This problem has been corrected. Now when the Auto Formulas option is turned on, all formulas will first be loaded, and then they will run accordingly.



## Check Detail Dialog Corrected

CMF #6161

The Check Detail dialog has been corrected to never show the **AD&D Check** checkbox if the **Show ADD Checkbox on Checks Screen** option (on the Options tab on the Institution/Office Setup screen in GOLDTrak PC Setup) is *not* selected. Previously, the box was always displayed if it wasn't a fee check.

Check Detail dialog displaying the AD&D Check box.

GOLDTrak PC Setup > Institution Setup > Institution/Office Setup screen, Options Tab

## Keystrokes for SSN/EIN Corrected

CMF# 6249

A correction has been made when changing the **SSN/EIN** field on the Consumer Application screen. A quick tip when entering Social Security numbers in this field is to press <Ctrl> + <Shift> + S while in the field, and then type the Social Security number. The system automatically enters the appropriate dashes. However, if entering an Employee Identification number, the formatting is different, so if you clicked <Ctrl> + <Shift> + E, the system would change the formatting appropriately.

One institution found that if they tried this tip, the system would complete the appropriate change, but then it would bring up the OFAC Search screen instead of staying on the Consumer Application screen.

This has been corrected.



The screenshot shows a window titled "Consumer Application" with a "Borrower" tab. The form contains several fields: "Prefix" (dropdown), "First" (text: "Mark"), "Middle" (text: "M"), "SSN/EIN" (text: "12-3334456"), "Phone Numbers" (text: "Phone Numbers"), "Date of Birth" (dropdown: "03/18/1971"), "Age" (text: "43"), "Dependents" (text: "Number 0"), and "Physical Address". A red arrow points to the SSN/EIN field.



## Previous Addresses Retained

CMF# 7398

A correction has been made concerning any previous addresses entered on a loan application. Previously, if information was entered in the previous address fields on the Consumer Application screen in GOLDTrak PC, and then the user requested the credit file, the system would mistakenly update existing previous addresses with information from the Credit Report. This had been corrected, so that the system now adds previous addresses *after* any existing previous addresses.



## Printing Error from NADA or KBB Document Corrected

CMF# 6405

When the <Print> button was clicked while previewing a NADA or Kelley Blue Book document, the equipment would be missing from the printed version, even though it appeared correctly in the preview window. This problem has been corrected, and the equipment should appear on the printed page exactly as it appears in the preview.



## Rounding of Prepaid Fee

CMF# 31045

When the prepaid fee is based on a percentage, we have always rounded to the nearest penny after doing the calculation. However, this can cause the resulting fee to exceed the stated percentage value. A change has been made to always round down after doing the calculation of the percentage, so the resulting value will never exceed the calculated amount, even by a fraction of a penny.



## Sales Calculations Now Match in GOLDTrak and eGOLDTrak

CMF# 6404

Sales calculations are done by the eGOLDTrak sales calculator for both eGOLDTrak and GOLDTrak PC. This ensures that the calculations will always match, whether done in an eGOLDTrak environment or in GOLDTrak PC. However, up until now, add-on rates were not supported by the eGOLDTrak calculator, so they were handled separately by GOLDTrak and eGOLDTrak. This has caused some minor differences between the calculations at times. The eGOLDTrak sales calculator has now been enhanced to support the calculation of add-on rates, so GOLDTrak PC has been modified to call the eGOLDTrak calculator for add-on calculations rather than handling it on its own.

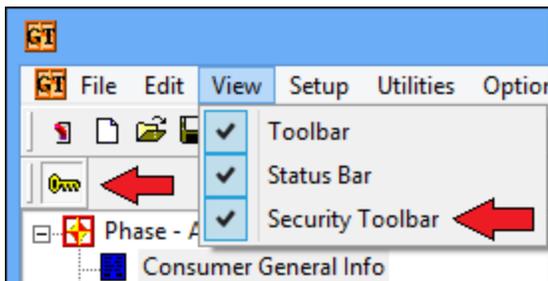


## Security Button Now Hidden in Toolbar

CMF# 6257

A correction has been made to the display of the Security Toolbar. Previously, the Security Toolbar menu item (under View) wasn't displaying a checkmark to indicate whether or not the Security Toolbar was displayed. Additionally, if a user clicked and dragged the Key button off the screen, it would get lost and not come back. A checkmark is now displayed to the left of the Security Toolbar menu item when the Key button is displayed.

The Key button allows users to override a locked loan request.



## Field Changes

The following changes affect fields in GOLDTrak PC:

[Employer Phone Number Transfer to New Phone Record](#)

[MSRP Now Transfers to Retail Value](#)

[New Field Validation Option](#)

[New Transfer Field for Advertising Code](#)



## Employer Phone Number Transfer to New Phone Record

CMF# 6407

GOLDPoint Systems changed the way we save phone records on the host. Each phone record, including employment phone records, are stored in the FPP0 record (CIF Phone Numbers). Previously, phone records important to the borrower were recorded in different records. For example, employment phone records were recorded in the CSEI record (Employment Information Record).

According to this change, GOLDTrak PC now transfers all employment phone records to the FPP0 record when boarding the loan. This means that you can view and make any additional changes to the employment phone record using the Customer Relationship Management > Customer Profile screen or Households screen using the Phones tab in CIM GOLD.

If a business phone (BUS\_PHONE) exists in GOLDTrak PC when the loan is boarded, then the system transfers that phone record with a **Phone Type** of Work Phone (type 230). If a supervisor phone exists (SUPERVISOR\_PHONE\_I), it transfers that information as **Phone Type** 226 (Supervisor Phone).

The following is a quick view of where the phone records can be viewed in CIM GOLD in the **Phone Type** field after the loan is boarded:

Detailed Personal Information					Phones	Email	Credit Rating and IRS B Notices
Primary	Phone	Type	Restriction 1	Restriction 2			
<input type="checkbox"/>	(801) 555-6633	Work Phone	Days Only (8:00 - 5:00)				

Phone	801	555	6633
Extension			
Phone Type	230 - Work Phone		
Time Zone	8 - (UTC-07:00) Mountain Time		
Phone Restriction 1	2 - Days Only (8:00 - 5:00)		
Phone Restriction 2	0 - No Restrictions		
Date Last Updated	09/09/2014	By	C

Description	Phone Type
Fax Number	1
Cell Phone Number	2
Universal Number	3
Pager Number	4
Alternate Work Nbr	5
Voice Mailbox	6
Answering Service	7
Home Phone	200
Supervisor Phone	226
Work Phone	230



## MSRP Now Transfers to Retail Value

CMF# 6665

The retail value amount (MSRP for vehicles) on collateral is now transferred to the **Retail Value** field (CFCVAL) on the Collateral Detail screen in CIM GOLD upon boarding. If the **Retail Value** field (PROGRAM\_VALUE\_LNPD) is not entered in GOLDTrak PC, then the system transfers the **Loan Value** (LOAN\_VALUE\_LNPD) to the **Retail Value**. Previously, the retail value wasn't transferring, and instead, the system always transferred the **Loan Value** to the **Retail Value** of the collateral item.





The image shows a screenshot of a software application window titled "Consumer Application". Inside the window, there is a form for a "Borrower". The form has several sections:

- Personal Information:** Fields for Prefix, First (John), Middle, and Last (Smith).
- Phone Numbers:** A section with a red box around an empty input field and the text "Re-enter to validate" above it. A red arrow points to this field.
- Demographics:** Fields for Date of Birth, Age, Dependents (Number 0), and Ages.
- Physical Address:** Fields for Own/Rent, Number of Years, Street, City, State (dropdown), Zip, and County.
- Mailing Address:** Fields for Address and City.



## New Transfer Field for Advertising Code

CMF# 6440

A new field, **Advertising Code** (TF\_ADVERTISE\_CODE), has been added to the TRANSFER\_FIELDS group. When this field is added to a screen (or formula) in GOLDTrak PC, the information in that field is transferred to the **Advertising** field (M1ADVT) in CIM GOLD. This field is found on many screens in CIM GOLD, including the Loans > Account Information > Additional Loan Fields screen and the Marketing and Collections screen, CIF tab.



## GOLDTrak PC Setup Changes

The following changes have been made in GOLDTrak PC Setup:

[Daily Export of Setup Files](#)

[NADA Version Removed from Setup](#)

[Regulation O Option Available](#)

[UFO Table Correction](#)



## Daily Export of Setup Files

You now have the option of exporting the entire GOLDTrak Setup database, App database, and check database, as well as any specified record type from any database, on a daily basis. A new afterhours utility is available for this purpose. This utility exports this file and automatically deletes any existing .txt files with the same name before outputting the information each night. If the file name is in use or inaccessible, the system adds -2, -3, etc. to the file name.

If your institution would like this option, contact your GOLDPoint Systems account manager. This is only available in GOLDTrak PC Setup version 6.5 and higher.



## NADA Version Removed from Setup

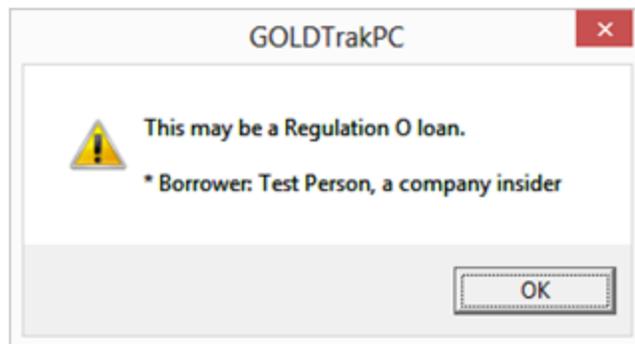
CMF# 6412

Users are no longer required to keep track of the NADA version number for Power Sports. The NADA database is now maintained by GOLDPoint Systems. This means the **Current NADA Version Num** field (NADA\_VERSION\_IO) has been removed in GOLDTrak PC Setup, Institution/Office Setup screen, Options 2 tab.



## Regulation O Option Available

Regulation O requires notification when a loan is funded for executive officers, principal shareholders, and directors (and close relatives of those people) at an institution. To accomplish this, we have created a new screen in GOLDTrak PC Setup, where you can set up officers, along with their Social Security numbers (and close relatives SSNs). Then, when funding a loan in GOLDTrak PC with a matching SSN from this list, the system will display a message, similar to the following:



The loan will still be funded, but a note is created on the loan saying, "This may be a Regulation O loan." Additionally, an email can be sent to a designated person letting them know of the loan funding.

This new screen is found by selecting Design Setup > Regulation O Setup in GOLDTrak PC Setup. You can either manually enter the information on this screen, or you can import the information from another file, such as an Excel spreadsheet. The columns in the spreadsheet should be set up as follows:

Name	Relationship	SSN/TIN
Ricky K Brown	Self	123-45-6789
Kimberly P Brown	Spouse	123-45-6788
Josh B Brown	Child	123-45-6787

This may require assistance from your GOLDPoint System account manager.

See the following example of this screen in GOLDTrak PC Setup:



**Regulation O Setup**

If a borrower SSN matches any of the following, notifications will be made when the loan is funded.

**Executive Officers, Directors, and Principal Shareholders**

Insider SSN
555-46-8899
555-23-3355
555-12-1234

Add Delete

**Family Members and Other Related Interests**

SSN/EIN	Sub Rec Change Dt
555-46-4646	

Add Delete

**Email Addresses to Receive Notification**

Sub Rec Change Dt	Name	In Use By	Email Address	Changed By	Cha
	Cindy Casper		ccasper@gmail.com	CINDYF	9/1

Server: 10.0.0.101 Port: 20025 Add Delete

Import Data From Text File Close



## UFO Table Correction

CMF# 6767

Opening a UFO Table for editing in GOLDTrak PC Setup and then closing it without making any changes was causing the FEE\_TABLE record to be updated as having been changed by the user.

This has been fixed, so now when you select a UFO Table for editing and then close without making changes, it will retain its original Changed By and Changed When information.

UFO Tables are found when you open a loan program from the File > Open Loan Program, then select the Loan Program, and then access the UFO Tables tab.



## Military Emails Now Accepted

CMF# 7193

Military emails are now accepted in GOLDTrak PC. Previously, they were rejected due to the rules we had set up for verifying emails. Military emails contain two periods (.) after the at (@) symbol, such as first.last@us.army.mil, and the rules restricted emails with more than one period after the at symbol. That rule has been discontinued.

For your review, these are the rules for acceptable email addresses:

1. Must contain only one "@"
2. Must contain 2-4 characters after the final "."
3. Must not begin with "."
4. Must not contain illegal characters: & ; / ; # , or space
5. Must not contain ".."



## Recurring ACH Payments Changes

CMF# 6482, 6667, 7456

The following enhancements have been made to recurring ACH payments:

- The Recurring ACH Payments screen has been corrected to only allow 17 characters to be entered in the Account Number field. This prevents the error message "Enter no more than 17 characters" from appearing. Also, the same type of problem was fixed in the Additional Names dialog. Now, the user is prevented from entering more than 45 characters (maiden name) or 35 characters (all others), which prevents error messages.
- The code to restrict the payment start date to a weekday if the payment cycle was set to bi-weekly was removed.
- Payment cycle options "Cycle Semi-monthly" and "Cycle Bi-weekly" have been removed from the **Payment Cycle/Frequency** field.
- New fields can now be added to the Recurring ACH Payments record (FPRA). These fields transfer to the CIM GOLD recurring ACH record, which can be viewed on the Loans > Account Information > Payment Information screen.

Some of these fields are initially hidden on the Recurring ACH Payments screen in GOLDTrak PC, but can be unhidden during formula processing. These fields are:

- **Recur ACH OvrD Pmt** (TF\_RECUR\_OVRD\_PMT) transfers to the **Override Payment Amount** field (RAREQA) in CIM GOLD.
- **Recur ACH Fee Amt** (TF\_RECUR\_FEE\_AMT) transfers to the **Fee Amount** field (RAFAMT).
- **Recur ACH Pmt Freq** (TF\_RECUR\_PMT) transfers to the **Frequency** field (RAFREQ).
- The **Payment Cycle/Frequency** field contains many fields in GOLDTrak PC. What you select in this field transfers to different fields in CIM GOLD. For example, if the "Cycles on Nth" is selected, then that data is transferred to the **Cycles on** field (RAPCYC) in CIM GOLD. If "Cycles on Due Date" is selected, then the **Cycle By Due Date** box (RABYDU) is checked. The **Payment Cycle/Frequency** field is always displayed on the Recurring ACH Payments screen in GOLDTrak PC.

In order to show the other fields, three additional new fields have been added to the field database in the LOAN\_REQ\_MISC7 group:

- SHOW\_RECUR\_FEE\_AMT
  - SHOW\_RECUR\_OVRD\_PMT
  - SHOW\_RECUR\_PMT\_FREQ
- When setting up accounts on the Recurring Payments screen in GOLDTrak PC, after the loan is boarded the information now transfers to both the Payment Information screen and the External Accounts screen in CIM GOLD. Previously, the recurring payment information was only being transferred to the Payment Information screen, Loan Information tab, Recurring field group (also known as the FPRA record). The External Account screen can be accessed in many places in CIM GOLD, including the External Accounts



link on the EZPay screen and a special tab called ACH Accounts (FPEA) on the Payment Information screen.

Final Processing
 Recurring ACH Payments

Bank Routing Number

Routing Number has been Validated

Bank Name and Address

US BANK NA  
EP-MN-WNTA  
ST. PAUL MN 55107  
(800) 937-6310

Enter an Account Number

Re-enter Account Number

Saved Account Number

Account Type

ACH Payment Start Date

Payment Cycle/Frequency

Stop at Maturity

ABC Corporation  
123 Main Street  
Anyplace, NJ 07000

1234  
000000000000

PAY TO THE ORDER OF CONSUMER \$

DOLLARS

ANYTOWN BANK  
Anytown, MD 20000

For

Routing Number  
123456789

Account Number  
000123456789

Check Number  
1234

ANYTOWN BANK  
Anytown, MD 20000

For

Check Number  
1234

Routing Number  
123456789

Account Number  
000123456789

Recurring ACH Payments Screen in GOLDTrak PC

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Last updated: 5/13/2019

Loan Information		One Time ACH (FPAS)	ACH Accounts (FPEA)	Recurring Card
Payment Method	3 - Precomputed			
Frequency	1 - Monthly Payment			
	<input type="checkbox"/> Last Day			
Due Date	07/12/2014			P/I Constant
				Recalculate PI Cons
Due Date Day	12			Next P/I Constant
Open Date	06/12/2014			Next P/I Constant Effective Date
Term	18			Interest Rate
Maturity Date	12/12/2015			Principal Balance
Applied To Payment				Last Payment Date
<b>Options</b>				Last Payment Amount
<input type="checkbox"/> Reamortize P/I	<input type="checkbox"/> Guaranteed Payment			Last Transaction Date
<input type="checkbox"/> Stop Applied To	<input type="checkbox"/> Entire Payment Rolls Due Date			Due Date Last Rolled
<input type="checkbox"/> Use ARM Fields	<input type="checkbox"/> Use Payment Schedules			Original Installment Number
<input type="checkbox"/> Use Spread Payments				Current Installment Number
				Installments Made
				Original Payment Frequency
<b>Recurring</b>				
Routing Number	064101233			<b>Paym</b> Total Partia  Due   <b>07/1</b>  Rema Plus   Plus   Less Misc Lifetir Interi
Account Number	123456			
Amount	99.00			
Additional Principal				
Fee Amount				
Add'l Reserve Amount				
Override Payment Amount				
Frequency	1 - Monthly Payment			
Recurring	0	days prior to Due Date Effective:		
Recurring Effective Date	07/12/2014	Cycles on:	12	
		<input type="checkbox"/> End Of Month		
<input checked="" type="checkbox"/> Stop Loan Autopay	<input checked="" type="checkbox"/> Stop Recurring at Maturity			
<input type="checkbox"/> Cycle By Due Date	<input type="checkbox"/> Auto Pmt is Savings		Start Recurring	

Loans > Account Information > Payment Information Screen in CIM GOLD





## Screen Changes

The following screen changes and enhancements have been made in GOLDTrak PC previous to version 7.1:

[Enhancements to Ancillary Insurance](#)

[Enhancements to Vehicle Information](#)

[Fields added to Borrower/Co-Borrower Income Screen](#)

[KarPower Screen No Longer Crashes](#)

[Kelley Blue Book Info Driver Now Uses ZIP](#)

[Marital Status Removed from 1003 III & V Screen](#)

[New AD&D Screen](#)

[New Documents Utility](#)

[New Energy Loan Information Screen](#)

[New HMDA Reporting Screen](#)

[New Kelley Blue Book Vehicle Screen](#)

[New NADA Vehicle Value Screen](#)

[New NADA Warning Message](#)

[New Pop-up Screens for Budget, CIP](#)

[New Vehicle Information Screen](#)

[Pop-up Version of Vehicle Information](#)



## Enhancements to Ancillary Insurance

CMF# 6256

On the Ancillary Insurance dialog, support has been added for the following insurance types:

- Involuntary unemployment (both single and joint)
- Personal property (regular, dual, and dual protected)
- Auto (VSI, ASI, LPD, and Collateral Plus)

The Ancillary Insurance dialog box also refreshes and displays new data when any formulas are changed that affect this dialog box.

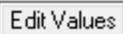


## Enhancements to Vehicle Information

CMF# 6392

The following features have been added to the Vehicle Information, NADA Vehicle Information, and Kelley Blue Book Vehicle screens.

1. The list control at the top of each of these screens can now be filtered to only show NADA-certified vehicles or Kelley Blue Book-certified vehicles. To filter the list control, new check boxes and radio buttons have been added underneath the list control.
2. You can signify which vehicles are NADA-certified verses KBB-certified by selecting the applicable checkboxes that have been added to the screen. On the Vehicle Information screen, the checkboxes are **Uses NADA** and **Uses Kelley Blue Book**. On the NADA Vehicle Value and Kelley Blue Book Vehicle Value screen, the check boxes are **NADA Vehicle** and **Kelley Blue Book Vehicle**.
3. On the Vehicle Information screen, a new Values list control has been added to the bottom of the screen. This list control displays the value of the vehicle as added from either the NADA Vehicle Value and Kelley Blue Book Vehicle Value screens. With the proper setup, users can edit those values by clicking

. The image shows a rectangular button with the text "Edit Values" inside, which is part of the list control mentioned in the third point of the list above.

See the following examples of these new features on the Vehicle Information screen and NADA Vehicle Value screen. The Kelley Blue Book Vehicle screen is not pictured below, but it is similar to the NADA Vehicle Value screen.



Consumer General Info  
  Application  
  NADA Vehicle Value  
  Vehicle Information  
  Pmt

Year	Make	Model	Mileage	Vin	Clean Trade Val	Insurance Required	Lien Position	Seq	Sequence	Adj C
2008	Seaswirl	Snake	38000			Y	1	0		
2010	TOYOTA	Sienna-V6	125000		14,300.00	Y	1	1		
1994	Pontiac	6000	230000			Y	2	2		
2013	Harley Davidson	2900	6500			Y	9	3		
2001	Chevrolet	E-150	100000				1	4		

Show NADA Vehicles  
  Show Kelley Blue Book Vehicles  
 1  
   

Vehicle Information

Uses NADA  
  Uses Kelley Blue Book

Vehicle Type: [2] Boat/Motor

VIN #: \_\_\_\_\_

Year: 2008  

Make: Seaswirl

Model/Series: Snake

Body/Trim: \_\_\_\_\_

Color: blue

# of Cylinders: 2

Transmission: [1] Automatic

Fuel: [5] LPG

Vehicle Condition: [U] Used

Mileage: 38000

Body: \_\_\_\_\_

Interior: \_\_\_\_\_

Tires: \_\_\_\_\_

Description: \_\_\_\_\_

Comments: \_\_\_\_\_

Vehicle Ownership

Title #: \_\_\_\_\_    Titled?  

Lic. Plate #: \_\_\_\_\_  

% Secured: 0.00  

Date Purch: \_\_\_\_\_

Lien Position: [1] 1st Lien

State: [ ] - No State Code

Empty Weight: 0   Gross Weight: 0

Company	Value Type	Subtype	Base Value	Opt Adj	Mile Adj	Total	Inst Adj	Grand Total
NADA	Trade	Rough	0.00	2,300.00	0	0.00		
NADA	Trade	Average	0.00	2,300.00	0	0.00		
NADA	Trade	Clean	0.00	2,300.00	0	0.00	0.00	0.00
NADA	Buy/Sell	Loan	0.00	2,300.00	0	0.00	0.00	0.00
NADA	Buy/Sell	Retail	0.00	2,625.00	0	0.00	0.00	0.00
NADA	Buy/Sell	Consumer	0.00	2,625.00		0.00	0.00	0.00

Vehicle Information Screen



Consumer General Info | 
  Application | 
  NADA Vehicle Value | 
  Vehicle Information

Year	Make	Model	Vin	Trim	Mileage	Clean Trade Val	Adj Clean Trade Val
2008	Seaswirl	Snake			38000		
2010	TOYOTA	Sienna-V6		Wagon 5D LE	125000	14,300.00	13,500.00
1994	Pontiac	6000		4-door	230000		
2013	Harley Davidson	2900			6500		

Show NADA Vehicles Only | 
  Show All Vehicles

Using NADA data dated 4-2014

NADA Vehicle | 
  Kelley Blue Book Vehicle

Region: Utah | Mileage: 125000 | MSRP: 26,065 | Value:

Trade Value			
	Rough	Average	Clean
Base \$	0	0	14,300
Adjusted \$	0	0	13,500

Buy/Sell Value			
	Loan	Retail	Consumer
Base \$	12,875	17,325	N/A
Adjusted \$	12,075	16,825	0

Equipment	Trade	Loan	Retail
<input checked="" type="checkbox"/> Dual Power Sliding Doors	300	300	350
<input checked="" type="checkbox"/> Power Seat	250	250	300
<input checked="" type="checkbox"/> 4WD or AWD	1300	1300	1450
<input type="checkbox"/> Certified Used	0	0	1175
<input checked="" type="checkbox"/> JBL Stereo System	325	325	375
<input type="checkbox"/> Aluminum/Alloy Wheels	350	350	400
<input type="checkbox"/> Power Sunroof	500	500	575
<input type="checkbox"/> Right Power Sliding Door	150	150	175
<input type="checkbox"/> Rear Entertainment System	550	550	625
<input type="checkbox"/> Luggage Rack	50	50	75
<input type="checkbox"/> Fixed Running Boards	50	50	75
<input type="checkbox"/> Towing/Camper Pkg	250	250	300

Equipment Value	
Trade \$	2,175
Loan \$	2,175
Retail \$	2,475

| 
  |

NADA Vehicle Value Screen



## Fields added to Borrower/Co-Borrower Income Screen

CMF# 6326

The following fields have been added to the Borrower/Co-Borrower Income screen.

- A **Best Time to Call** field (BEST\_CONTACT\_TIME\_I) has been added in the Employer/Income Provider Contact Information section. This field can be hidden. (GOLDPoint Systems: To hide the field, set the EMPL\_SHOW\_BEST\_CNTC in group LOAN\_REQ\_MISC7 to false.)
- A **Pay Day of Week** field (PAY\_DAY\_WEEK\_I) has been added in the Income Information section. This field may be hidden until a user selects "Weekly" from the **Payday Frequency** field. This field can also be hidden completely. (GPS: This field is hidden if EMPL\_SHOW\_PAY\_DAY\_WK in the LOAN\_REQ\_MISC7 group is false, or if the record is for a previous employer (sequence 2-5).
- A **Next Day** field (NEXT\_PAY\_DATE\_I) has been added in the Income Information section. The field is hidden if EMPL\_SHOW\_PAY\_DATE is false, or if the record is for a previous employer (sequence 2-5).

The Income screen is usually accessed from the CIF Compare screen, Employment tab, then click

**Employment**

at the bottom of the screen. See the following example of this screen with the new fields highlighted below.



Borrower / Co-Borrower Income X

Seq	Entity Name	Positn/Title/Type Bus	Curr Emp	From Date	Mthly Inc.	Send Verif?	Bus Phone No	Yrs/Job	Yrs
000	Current - Primary	GOLDPoint Pavers	Lead foreman	Y	9/4/1999	3,856.67	N	(801) 555-4698	15

Employment Type:

Employer/Income Provider Contact Information

Name:

Business Type:

Street Address:

City:

State:

Zip:

Phone:  Ext:

Fax:

Supervisor:

Phone:  Ext:

Best Time to Call:

Job Information

Position / Title:

Date From:  To:

Years on the Job:  Months:

Years in Profession:  Months:

Hours Worked:

Hours at Work:

Income Type:

Current Employer  
 Additional Employer  
 Previous Employer

Self Employed?  
 Unemployed?  
 Retired?  
 Employed by Military?  
 Send Verification?

Income Verification

Verification Method

Check Stub Obtained  
 Verbal Verification  
 Other Written Verification

Method:

Date:

Name of Verifying Person:

Date:

Employment Verification Comments:

Verified with No Changes  
 Verified with Changes

Monthly Income

Gross:   
Net:

Continued Employment  
 Permanent Employment

Income Information

Hourly - - - - - Hours / Week:  Hourly Rate:

Salary

Payday Frequency:  Gross:  Monthly Income:

Pay Days:  Net:  Monthly Income:

Pay Day of Week:

Next Pay Date:


## KarPower Screen No Longer Crashes

CMF# 6198

We have corrected the problem that caused KarPower to crash when opening in GOLDTrak PC version 5.1. It no longer crashes.





### Marital Status Removed from 1003 III & V Screen

CMF# 6726

The **Marital Status** field has been removed from the 1003 III & V screen. In its place, we have added the <Additional Information> button. Clicking this button brings up the Borrower Additional Information screen, which allows the user to set a number of fields about the borrower.

The Borrower Additional Information pop-up screen was also changed slightly. The screen will be a smaller size if the References section, which occupies the bottom half of the screen, is hidden.

See the example below of the <Additional Information> button and the Borrower Additional Information pop-up screen.

The screenshot shows the '1003 III / V' screen with the following fields and sections:

- Navigation:** CIF Compare, Consumer Application, Other Info, 1003 III / V
- Borrower Section:**
  - Prefix: [Dropdown]
  - First: Cindy
  - Middle: [Empty]
  - Last: Casper
  - Suffix: [Dropdown]
  - SSN/EIN: 555-12-3366
  - Phone: [Phone] (with a red arrow pointing to the 'Additional Information' button)
  - DOB: 09/11/1976
  - Schooling: [Empty]
  - Dependents: Number 4, Ages [Empty]
  - Names: AKA [Empty]
- Present Address (street, city, state, ZIP):**
  - Own/Rent: [A]Buying Home
  - Copy Prop: [Empty]
  - No. Yrs: 0.0
  - Street: 123 Tree Street
  - City: Provo
  - State: [UT]
  - Zip: 84601
  - vv Copy to Mailing vv
- Mailing Address:**
  - Address: [Empty]
  - City: [Empty]
  - State: [ ]-[-]
  - Zip: [Empty]
- Former Address:**
  - Own/Rent: [Empty]
  - Number of Years: 0.0
  - Street: [Empty]
  - City: [Empty]
  - State: [ ]-[-]
  - Zip: [Empty]
  - More Former Addresses
- Right Panel:**
  - Prefix: [Dropdown]
  - First: [Empty]
  - SSN/EIN: [Empty]
  - Additional Info: [Empty]
  - Present Address: [Empty]
  - Own/Rent: [Empty]
  - Street: [Empty]
  - State: [ ]
  - Mailing Address: [Empty]
  - Address: [Empty]
  - State: [ ]
  - Former Address: [Empty]
  - Own/Rent: [Empty]
  - Street: [Empty]
  - State: [ ]

1003 III/V Screen



**Borrower Additional Information** ✕

Borrower Name  Preferred Name  Ownership Code

Driver's License  
 Number   
 Exp Date   
 State   
 ID Approved?

Email Addresses

Borr/Coborr	Primary Email	Request Approval Email	Email Address
	Y	N	ccasper@gmail.com

Email

Primary Email  Request Approval Email Delivery Format

Gender   US Citizen?

References

Rel Seq	Name	To Borrower	Changed By	Changed Date	Show Endorser	Endorser?
			CINDYF	9/11/2014 ...	N	N

Name  Relationship

Address  City  State  Zip

Home  Work  Cell

Borrower Additional Information Pop-up Screen



### New AD&D Screen

A new AD&D Policies screen is now available in GOLDTrak PC. This screen allows you to set up Accidental Death and Dismemberment policies tied to this loan. If you check the **Board** box, this information will transfer to the CIM GOLD system when the loan is boarded. The policy information can be viewed on the with the loan. You can view the policy on the Loans > Insurance > Policy Detail screen in CIM GOLD.

If you are interested in adding this screen to any of your loan programs, contact your GOLDPoint Systems account manager. The following is an example of this screen:

NADA Vehicle Value
Vehicle Information
AD/D Policies
AD/D

ADD Name	Age	Beneficiary Name	Term	Principal Sum	Premium	Policy Number	ADD Board Ins	AD	AD
Cindy Casper	37	Ted Casper	036	25,000	250	UT900088	N		
Ted Casper	43	Cindy Casper	036	25,000	250	UT900088	Y		
	0			0	0		N		

**Applicant Information**

Name:

Age:

Address:

City:

State:

Zip:

**Policy Information**

Beneficiary Name:

Term:

Principal Sum:

Premium:

Policy #:

Board

AD&D Policies Screen



## New Documents Utility

CMF# 6258

A new utility has been added to GOLDTrak PC to view blank documents. It is access by selecting "Documents" from the Utility menu. The Document utility has the following features:

- All document records for your institution are shown in a tree view.
- You can filter the documents by choosing any of the following: all documents, dhow document sets only, and show documents from a particular loan program.
- The documents can be sorted by any of the following: document ID (default), changed date (descending order), or document name.
- You can also use the **Search** field and button, and it will find any matching text in the tree.
- Document sets display a child node for each document contained in the set. (The same document can appear multiple times in the tree.)
- When a document is highlighted, the document record appears in the list control at the bottom of the dialog. This allows the user to see more of the details. Also, the user can right-click on the document in the list control and select "View Document Data" to view the entire record.
- When the user checks/unchecks a document set, all subdocuments are automatically checked/unchecked too.
- When the user unchecks a child document, the document set is automatically unchecked too.
- The <Print> button prints all checked documents. If no documents are checked, it will print the highlighted document.
- The <Preview> button shows a preview of the highlighted document.
  - During preview mode, the Document utility dialog will disappear; it will reappear when the preview window closes.

See the following example of this utility:



Documents

Filter by: All Documents

Sort by: Document ID Changed Date Document Name Search

- 00002 - 03/10/2010 - Counter Check
- 06027 - 10/29/2004 - NADA Car Value (FC)
- 06106 - 01/06/2009 - NADA Power Sports (FC)
- 06107 - 06/21/2012 - NADA Vehicle Value
- 10000 - 11/26/2013 - GA Life A&H (ML) Gila Only
- 10001 - 05/09/2014 - SC PC Note & Disclosure
- 10002 - 08/30/2012 - Adverse Action Letter (non CAO)
- 10003 - 12/18/2013 - DE Property & VSI
- 10004 - 04/02/2014 - MD GAP Nonrefundable
- 10005 - 04/04/2014 - GA GAP Nonrefundable
- 10006 - 06/28/2012 - KY MV-1 Auto 1 (Form TC96-187)

Doc ID	Name	In Use By	Changed By	Changed When	Addendum
2	Counter Check		DAVIDF	3/10/2010 09:33:14 AM	

Check All Print Preview Close



## New Energy Loan Information Screen

We have created a new programming screen for energy loans. Energy loans often times involve a partnership with a participating power or gas company. Energy loans are for improvements on energy performance in a home or business.

This screen includes fields for a contractor responsible for making the energy improvements, fields for an auditor assigned to this loan application, the ability to add information on the improvement being made to the home, the utility information of the company involved with this loan, and the cost of the project. This new screen requires some setup by your GOLDPoint Systems account manager.

The following is an example of this screen:

CIF Compare		Consumer Application		Energy Loan Information			
Application Type [002] Energy Loan		Improvement		Utility Information		Home Performance	
Contractor Information				Property Information			
Contractor ID # 999999		Contractor Search		<input checked="" type="checkbox"/> Primary Residence		Copy Residence Address	
Contractor Eric's Energy Improvements		Street Address 456 Main Street		Address 123 Tree Street			
City, State, Zip Ore, UT 84058		City, State, Zip Provo [UT] - 84601		Building Type [3] Condo			
Mailing Address		City, State, Zip		Residence Type [1] Primary			
Telephone (681) 651-6516		Year Built 2002		Primary Heating Fuel Natural Gas			
Email		Year Purchased 2002		Secondary Heating Fuel Electricity			
Sales Person Information		Square Footage 1200		Appliance Fuel Natural Gas			
Sales Person Eric Edwards		Number of Units 16		Hot Water Fuel Natural Gas			
Telephone 801-432-1199		Nbr of Residents 32		New Primary Heating Fuel Natural Gas			
Email		Annl Household Inc 50,000.00		Test In			
Sponsor and Promotion Information		Air Conditioning <input checked="" type="checkbox"/>		Test Out			
Sponsor		Contract Information		Project Cost 2,400.00		Origination Date 9/11/2014	
Promotion 5 - Default Monthly		Down Payment 0.00		Funding Date 9/15/2014			
Audit Information		Project Finance Amt 0.00		Total Job Hours 12.00			
Auditor ID # 999999		Term 1		Rate 24.99000			
Auditor Search		Payment 0.00		Payment Start Date			
Audit Company GPS Auditing Co.		Total Payments 0.00		Maturity Date			
Address 320 N. 425 W.		Finance Charges 0.00		Discount Amount 600.00			
City, State, Zip Cedar Hills, UT 84062		APR 0.00000		Participation Amount 0.00			
Telephone		Utility 1		Utility 2			
Email gpsaudit@comcast.com		Utility Type Gas		Utility Type Electric			
Auditor Information		Utility Percent 20.00		Utility Percent 20.00			
Auditor Ted Tanner							
Telephone							
Email							
Audit Date 9/ 8/2014						QA Audit	

Energy Loan Information Screen





## New HMDA Reporting Screen

A new HMDA reporting screen is now available. This screen, HMDA Data Entry screen, replaces the outdated HMDA screen. This screen has been updated to match the requirements set out by the Federal Financial Institutions Examination Council. Information entered on this screen is for Home Mortgage Disclosure Act reporting purposes. For more information concerning HMDA reporting, see the [FFIEC website](#).

General Information		Application		Collateral		HMDA Data Entry	
Home Mortgage Disclosure Act (HMDA) Reporting							
HMDA Reportable	[Y] Yes	<input type="checkbox"/> Override	HMDA Complete	[0] No	Application Number	99-000010077	
Loan Officer	Cindy Fisher		HMDA Not Complete Errors		Primary Applicant's Name	Cindy Casper	
Branch Number	99		<input type="checkbox"/> Override Not Complete Errors		Co-Applicant's Name		
APR	0.00000	Term (Years)	0		Primary Applicant's SSN	518-11-4643	
01 . . . . .	Application Date	9/11/2014					
02 . . . . .	Loan Type	[ ]					
03 . . . . .	Property Type	[1] 1-4 Family (other than mobile home)					
04 . . . . .	Purpose	[3] Refinancing	<input checked="" type="checkbox"/> Override				
05 . . . . .	Owner Occupancy	[1] Owner-occupied/principal dwell	<input checked="" type="checkbox"/> Override				
06 . . . . .	Loan Amount (1000s)	125,000					
07 . . . . .	Preapproval	[ ]					
08 . . . . .	Type of Action Taken	[ ]					
09 . . . . .	Date Action Taken	9/11/2014	<input checked="" type="checkbox"/> Override				
10 . . . . .	Property Location						
	Street	123 Tree Street			City	Provo	
	County	State	Zip Code				
	Utah	[UT] - Utah	84601				
	MSA	State Code	County Code	Census Tract			
		39	49				
	<input type="checkbox"/> MSA is NA		<input type="checkbox"/> Census is NA				
11 . . . . .	Ethnicity: HMDA report will generate "5. No co-applicant" if applicable.						
	Applicant's Ethnicity	[4] Not applicable					
	Co-Applicant's Ethnicity	[4] Not applicable					
12 . . . . .	Race: HMDA report will generate "8. No co-applicant" if applicable.						
	Applicant	Co-Applicant					
	<input type="checkbox"/>	<input type="checkbox"/> American Indian/Alaska Native					
	<input type="checkbox"/>	<input type="checkbox"/> Asian					
	<input type="checkbox"/>	<input type="checkbox"/> Black/African American					
	<input type="checkbox"/>	<input type="checkbox"/> Native Hawaiian/Other Pacific Islander					
	<input type="checkbox"/>	<input type="checkbox"/> White					
	<input type="checkbox"/>	<input type="checkbox"/> Information Not Provided					
	<input checked="" type="checkbox"/>	<input type="checkbox"/> Not Applicable					
13 . . . . .	Sex: 1003 X Gender		HMDA Sex				
	Applicant	[F] Female	[ ]				
	Co-Applicant	[ ]	[ ]				
14 . . . . .	Annual Income (1000s)	32,000.00					
15 . . . . .	Type of Purchaser	[ ]					
16 . . . . .	Reasons for Denial		Reason 1				
		[1] Debt to Income Ratio					
		[4] Collateral					
		[ ]					
17 . . . . .	Rate Spread			Rate Lock-In Date	FFIEC Index Date		
18 . . . . .	HOEPA Status	[2] Not a HOEPA Loan	<input checked="" type="checkbox"/> Override				
19 . . . . .	Lien Status	[1] Secured by first lien					

HMDA Data Entry Screen



## New Kelley Blue Book Vehicle Screen

CMF# 6259

A new screen, Kelley Blue Book Vehicle, has been created. This screen differs from the old Kelley Blue Book InfoDriver screen as follows:

1. It stores the data in VEHICLE\_INFO rather than CONSUMER\_DETAIL.
2. It can handle an indefinite number of vehicles.
3. It can store an unlimited number of equipment options per vehicle.

At the top of the screen is a list control that displays all existing VEHICLE\_INFO records containing Kelley Blue Book data. Selecting one of these vehicles will fill in the fields with that vehicle's data.

To add a new vehicle, simply click <New>, or just start adding data when a vehicle is not selected in the list.

To delete a vehicle, click <Delete>.

See the following example of this screen:



**Kelley Blue Book Vehicle**
**Vehicle Information**

Seq	KBB Zip	Year	Make	Model	Vin	Mileage	Trim	Engine	Trans Type	Drive
0	84062	2012	Buick	LaCrosse		58461	Sedan 4D	4-Cyl, eAssist, 2.4	Auto, 6-Spd Shf	FWD

Show Kelley Blue Book Vehicles Only
  Show All Vehicles
 

 Uses Kelley Blue Book
  Uses NADA

As of Date:

Zip Code:

VIN:

Year:

Make:

Model:

Trim:

Engine:

Transmission:

Drivetrain:

Mileage:

Typical Mileage: 35,954

	Wholesale	Retail
Base Value	15,474.00	17,636.00
Equipment Adjustment	216.00	255.00
Mileage Adjustment	-1,806.00	-1,806.00
<b>Total Value</b>	<b>13,884.00</b>	<b>16,085.00</b>

Option Name	Wholesale	Retail
<input checked="" type="checkbox"/> Traction Control	0.00	0.00
<input checked="" type="checkbox"/> StabiliTrak	0.00	0.00
<input checked="" type="checkbox"/> ABS (4-Wheel)	0.00	0.00
<input checked="" type="checkbox"/> Keyless Entry	0.00	0.00
<input checked="" type="checkbox"/> Air Conditioning	0.00	0.00
<input checked="" type="checkbox"/> Power Windows	0.00	0.00
<input checked="" type="checkbox"/> Power Door Locks	0.00	0.00
<input checked="" type="checkbox"/> Cruise Control	0.00	0.00
<input checked="" type="checkbox"/> Power Steering	0.00	0.00
<input checked="" type="checkbox"/> Tilt & Telescoping Wheel	0.00	0.00
<input checked="" type="checkbox"/> AM/FM Stereo	0.00	0.00
<input checked="" type="checkbox"/> MP3 (Single Disc)	0.00	0.00
<input type="checkbox"/> MP3 (Multi Disc)	400.00	472.00
<input type="checkbox"/> Premium Sound	166.00	196.00
<input checked="" type="checkbox"/> XM Satellite	0.00	0.00
<input type="checkbox"/> Navigation System	433.00	511.00
<input checked="" type="checkbox"/> Bluetooth Wireless	0.00	0.00
<input checked="" type="checkbox"/> OnStar	0.00	0.00
<input checked="" type="checkbox"/> Dual Air Bags	0.00	0.00
<input checked="" type="checkbox"/> Side Air Bags	0.00	0.00
<input type="checkbox"/> F&R Side Air Bags	0.00	0.00

Get Info
Values
Clear
Validate Options

New
Delete
Print Preview
Print
Click 'Clear' Button to Enter new search

See also:

[New NADA Vehicle Value Screen](#)

[New Vehicle Information Screen](#)



## New NADA Vehicle Value Screen

CMF #6178

A new programmer screen, NADA Vehicle Value screen, has been added. This screen allows you to quickly enter vehicle information, as well as look up the NADA value for the vehicle. It is identical to the NADA Car Value screen, except with the following enhancements:

1. A list control is displayed at the top of the screen containing any vehicle records (VEHICLE\_INFO) already entered on the selected application. If a vehicle is not listed in this list view, and it should be there, try selecting the **Show All Vehicles** radio button. If the **NADA Vehicle** box is *not* checked, then it will *not* be displayed in this list view if the **Show NADA Vehicles Only** radio button is selected.

Double-click a vehicle in the list control to make changes to any of the information.

This list control replaces the <Car 1> and <Car 2> buttons that were displayed on the bottom of the NADA Car Value screen.

2. <New> and <Delete> buttons have been added to the bottom of the screen.
  - Clicking <New> allows you to create a new vehicle record for this application. By default, the NADA Vehicle box is checked.
  - Selecting a vehicle in the top list view and then clicking <Delete> will delete the vehicle record from the account.
3. You can print a new document from this screen that details the NADA value of the vehicle. If this document is not set up for your institution, the <Print> buttons are not displayed at the bottom of the screen.

Any vehicle information entered on this screen transfers over to the Assets screen of the Application, as well as to the new [Vehicle Information screen](#).

See the following example of this screen:



Consumer General Info
Application
NADA Vehicle Value
Vehicle Informat

Year	Make	Model	Vin	Trim	Mileage	Clean Trade Val
2005	CHEVROLET	Classic-L4		Sedan 4D		2,975.00
2003	TOYOTA	Corolla-4 Cyl.	1NXBR32EX3Z177110	Sedan 4D CE	125000	4,575.00

Show NADA Vehicles Only
 Show All Vehicles
 NADA Vehicle
 Kelley Blue Book Vehicle

Using NADA data dated 4-2014

Region:

VIN:

Year:

Make:

Series:

Body:

Mileage:

MSRP:

**Trade Value**

	Rough	Average	Clean
Base \$	N/A	N/A	2,975
Adjusted \$	N/A	N/A	3,325

**Buy/Sell Value**

	Loan	Retail	Consumer
Base \$	2,700	4,850	N/A
Adjusted \$	3,050	5,250	N/A

Equipment	Trade	Loan	Retail
<input checked="" type="checkbox"/> Power Seat	175	175	200
<input checked="" type="checkbox"/> Aluminum/Alloy Wheels	175	175	200

**Equipment Value**

Trade \$	<input type="text" value="350"/>
Loan \$	<input type="text" value="350"/>
Retail \$	<input type="text" value="400"/>

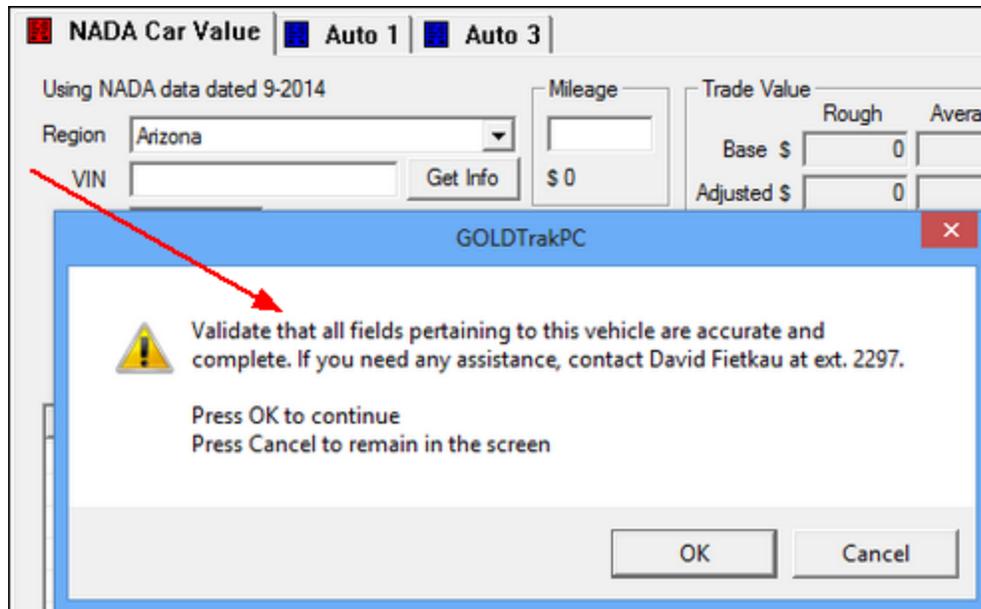
NADA Vehicle Value Screen



## New NADA Warning Message

CMF# 6675

You can now establish a warning message that is displayed any time a user exits the NADA Vehicle Value screen or the NADA Car Value screen (depending on which screen your institution uses) in GOLDTrak PC. This message can be used to ensure that all information entered is complete and accurate, or refer users to a phone number of someone they can call if they have questions, as shown below.

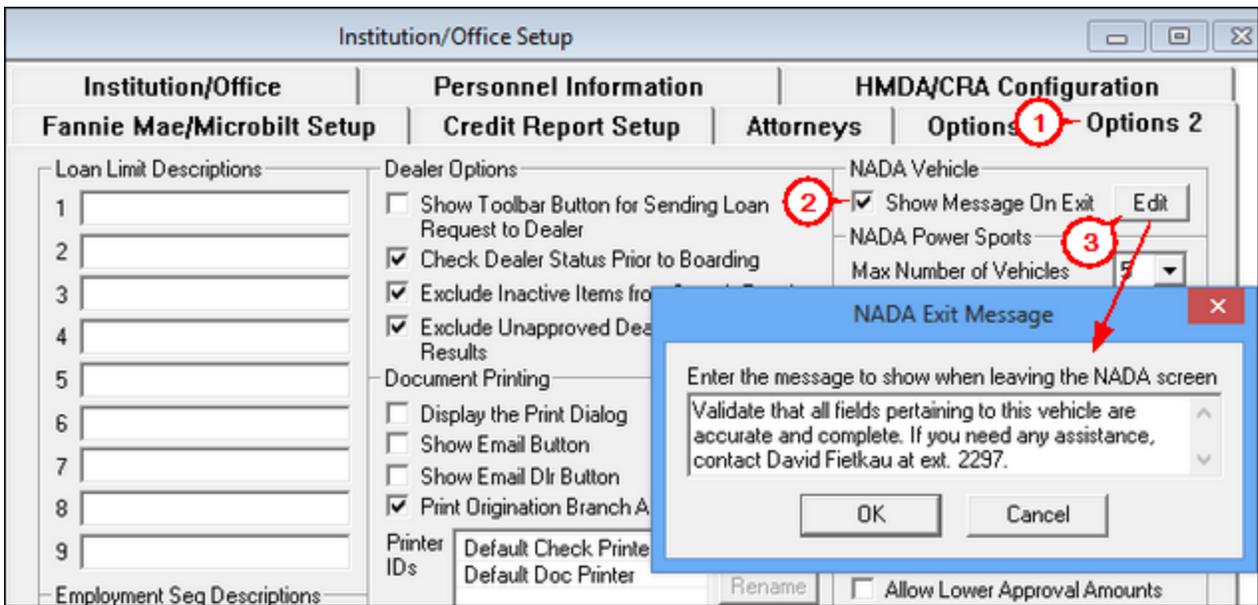


This is an optional message.

If you would like this message to appear, complete the following steps:

1. Access the Options 2 tab of the Institution/Office Setup screen in GOLDTrak PC Setup.
2. Check the **Show Message on Exit** checkbox.
3. Click the <Edit> button. A dialog box pops up to allow you to enter the text on the message.

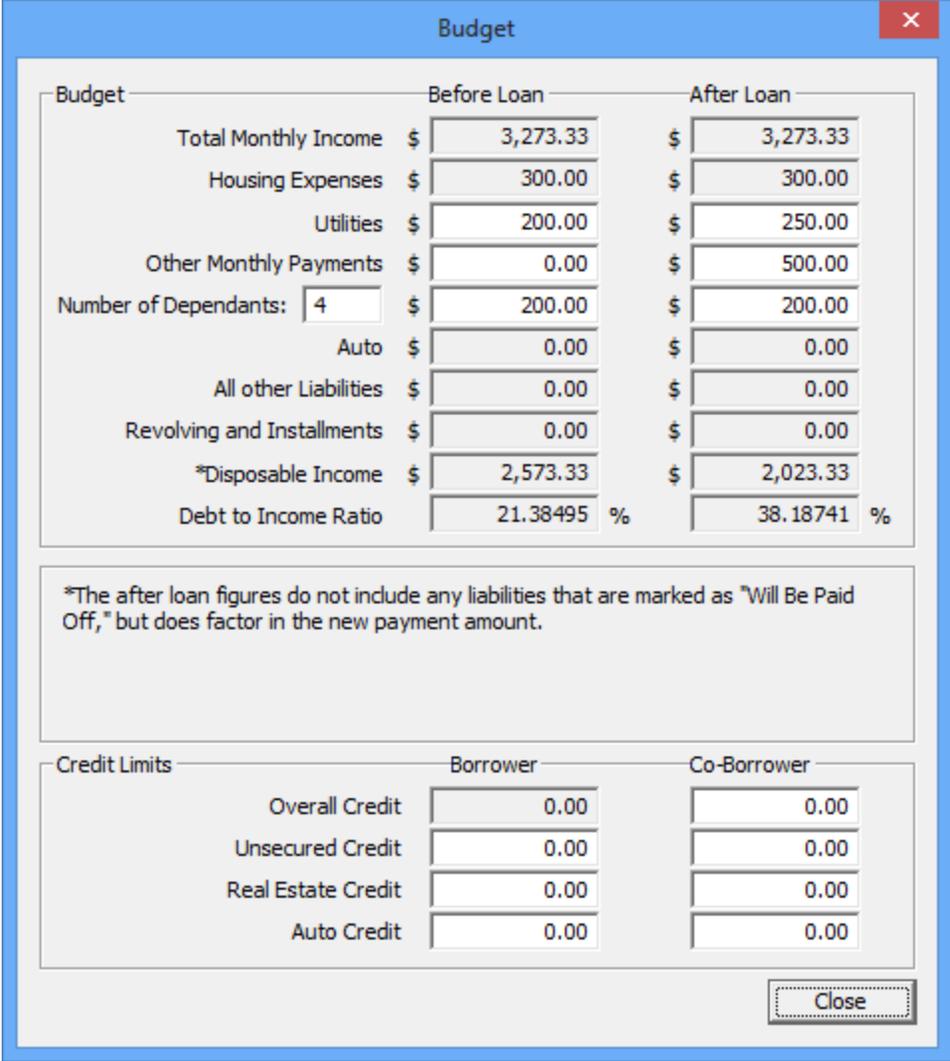




## New Pop-up Screens for Budget, CIP

We have added two buttons to the bottom of the Consumer Application screen:

-  - Click this button to quickly access the Budget dialog box, where you can set up a new budget for the borrower, and view what the Debt to Income Ratio will be after the loan is funded. This is a handy tool to quickly calculate for the borrower what type of impact the loan will have on their budget (as shown below).



Budget	Before Loan	After Loan
Total Monthly Income	\$ 3,273.33	\$ 3,273.33
Housing Expenses	\$ 300.00	\$ 300.00
Utilities	\$ 200.00	\$ 250.00
Other Monthly Payments	\$ 0.00	\$ 500.00
Number of Dependents: <input type="text" value="4"/>	\$ 200.00	\$ 200.00
Auto	\$ 0.00	\$ 0.00
All other Liabilities	\$ 0.00	\$ 0.00
Revolving and Installments	\$ 0.00	\$ 0.00
*Disposable Income	\$ 2,573.33	\$ 2,023.33
Debt to Income Ratio	21.38495 %	38.18741 %

\*The after loan figures do not include any liabilities that are marked as "Will Be Paid Off," but does factor in the new payment amount.

Credit Limits	Borrower	Co-Borrower
Overall Credit	0.00	0.00
Unsecured Credit	0.00	0.00
Real Estate Credit	0.00	0.00
Auto Credit	0.00	0.00

-  - Click this button to open the CIP/Discrepancy Resolution dialog box. Use this dialog box to enter additional information that will help verify that the borrower is who they say they are. CIP stands for Customer Identification Program, and some examiners require additional identification verification of customers. This dialog box will help meet that requirement.



CIP/Discrepancy Resolution ✕

**Borrower's Information**

Primary ID Type	Issued By	Number	Issue Date	Expiration Date	Other Photo ID Description
Driver's License	[UT] - Utah	Ut887721	9/11/2011	9/11/2016	
Or [2] US Passport	CIA	USA2321313	9/11/2010	9/11/2017	

Secondary ID Type

[ ]					
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CIP Completed . . . By: Cindy Fisher

Credit Report Discrepancies	Resolution of Discrepancies

Resolved . . . . . By: Cindy Fisher

Close



## New Vehicle Information Screen

CMF#6154

A new Vehicle Information screen is now available that allows you to enter vehicle information tied to the loan. Vehicles include automobiles, boats, motorcycles, or other titled vehicles. The list box at the top of the screen displays all existing vehicle records already entered for this borrower.

Click <New> to create a new vehicle record. If you want to see if the VIN has already been entered on the system, enter the number in the **VIN #** field and click <VIN Lookup>.

This screen has the following optional features:

1. If your institution uses NADA (**Uses NADA** box is checked on the account), the NADA-specific trade values and buy/sell values are displayed (after you click <Edit Values>) at the bottom of the screen. If your institution uses Kelley Blue Book, fields specific to Kelley Blue Book are displayed in the Values box.
2. You can add title information to this vehicle by clicking <Title Info>.
3. You can also add insurance information by clicking <Insurance>.
4. If the **Uses NADA** box is checked, the <Equipment> button is displayed. Click that button to view all NADA equipment options tied to that vehicle.
5. If your institution wants links to other useful websites, those can be entered at the bottom of this screen.

See the following example of this screen with the options highlighted:



■ **Vehicle Information**

Year	Make	Model	Mileage	Vin	Clean Trade Val	Insurance Required	Lien Position	Seq	Seq	Adj Clean Trade
2005	Toyota	Corolla	120,000	1NXBR			1		0	
2003	TOYOTA	Corolla-4	125000	1NXBR	4,575.00		1	1		4,750

Show NADA Vehicles
  Show Kelley Blue Book Vehicles

**Vehicle Information**

 Uses NADA  
 Uses Kelley Blue Book  
 Vehicle Type: [1] Auto  
 VIN #: 1NXBR32EX3Z177110  
 Year: 2003   
 Make: TOYOTA  
 Model/Series: Corolla-4 Cyl  
 Body/Trim: Sedan 4D CE  
 Color:   
 # of Cylinders: 4  
 Transmission: [1] Automatic  
 Fuel: [0] Gasoline

**Vehicle Condition**

 New/Used: [U] Used  
 Mileage: 125000  
 Body: [2] Good  
 Interior: [2] Good  
 Tires:   
 Description:   
 Comments:   
 Empty Weight: 0  
 Gross Weight: 0

**Vehicle Ownership**

 Title #: UT99887323422  Titled?  
 Lic. Plate #: UT123456  
 % Secured: 95.00  
 Date Purch: 9/ 2/2014  
 Lien Position: [1] 1st Lien  
 State: [UT] - Utah

Values

Company	Value Type	Subtype	Base Value	Opt Adj	Mile Adj	Total	Inst Adj	Grand Total
NADA	Trade	Rough	0.00	0.00	175	0.00		
NADA	Trade	Average	0.00	0.00	175	0.00		
NADA	Trade	Clean	4,575.00	0.00	175	4,750.00	0.00	4,750.00
NADA	Buy/Sell	Loan	4,125.00	0.00	175	4,300.00	0.00	4,300.00
NADA	Buy/Sell	Retail	6,625.00	0.00	175	6,800.00	0.00	6,800.00
NADA	Buy/Sell	Consumer	N/A	N/A	N/A	N/A	0.00	0.00
NADA	MSRP		13,370.00					

**Links**

Ford Dealership  
[www.fantasticford.com](http://www.fantasticford.com)  
 Ford Authorized Repair Shop  
[www.fixmyford.com](http://www.fixmyford.com)  
[Cash For Clunkers Program](#)

You will need to contact your GOLDPoint Systems account specialist if you want this screen added to any application. Also, we can add a <Vehicle Info> button to any screen, which accesses this screen as a pop-up. See the [Pop-up Version of Vehicle Information](#) topic for more information.

#### ▼ GOLDPoint Systems Only:

If there are any VEHICLE\_URLS records that go with the selected vehicle, a label called **Links** will appear at the bottom of the screen, and beneath it will be hyperlinks that can allow the user to go to a website. Each link can optionally have a description above it (URL\_DESC\_VU) and/or a label that appears in place of the actual URL (URL\_LABEL\_VU). The number of URLs is unlimited, and the screen will allow the user to scroll down to the bottom of the links if they are not all visible on the screen.



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If REQUIRED\_FIELDS\_VI contains any text, its contents will appear in red at the bottom-right of the screen under the label "Required Fields."

If field SHOW\_TITLE\_BTN\_VI is true, the <Insurance> button will appear on the screen. Clicking this button will bring up the Auto Insurance dialog. If there is an AGREE\_PROVIDE\_INS record that corresponds to the selected vehicle, that record will automatically be selected when the dialog comes up.

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**See also:**

[New NADA Vehicle Value Screen](#)

[New Kelley Blue Book Vehicle Screen](#)

[Pop-up Version of Vehicle Information](#)



## Pop-up Version of Vehicle Information

The [Vehicle Information screen](#) is also available as a pop-up screen from any screen in GOLDTrak PC. We can place a button on a screen named <Vehicle Info>, and users can click that button to access the Vehicle Information screen as a pop-up.

The pop-up screen is identical to the Vehicle Information screen, except if you include many URL links to outside websites, users may need to increase the size of the pop-up window rather than scroll to the bottom. There is no scroll bar on the pop-up version.

If you would like this button and pop-up screen added to your loan applications, contact your GOLDPoint Systems account manager for more details.

**GOLDPoint Systems Only:** The mapping record for the pop-up screen is `IDD_VEHICLE_INFO_POPUP`.

